

United States Bankruptcy Court
Eastern District of New YorkIn re:
Anthony Vasquez
Roseann Vasquez
DebtorsCase No. 16-41231-cec
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: frandazzo
Form ID: 318DF7Page 1 of 2
Total Noticed: 33

Date Rcvd: Jul 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2016.

db/jdb smg +Anthony Vasquez, Roseann Vasquez, 92 Wenlock Street, Staten Island, NY 10303-2649
NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3719

smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001

8768212 +Capl/bstby, P O Box 9001007, Louisville, KY 40290-1007

8768213 +Cecolia Ramsingh, 329 Union Ave, Staten Island, NY 10303-2470

8768216 +Corash & Hollender, PC, 1200 South Ave, Staten Island, NY 10314-3424

8776433 Federal National Mortgage Association, ("Fannie Mae"), c/o Seterus, Inc.,
c/o Rosicki, Rosicki & Associates, P.C., Main Office: 51 E. Bethpage Road,
Plainview, NY 11803

8768220 +Gm Financial Leasing, 75 Remittance Drive, Chicago, IL 60675-1001

8768222 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage Ll, 350 Highland Dr, Lewisville, TX 75067)

8768226 +NYC Department Of Finance, P O BOX 680, NEWARK, NJ 07101-0680

8780700 +New York City Dept. of Finance, Office of Legal Affairs - Collection Uni,
345 Adams St. 3rd Floor, Brooklyn, NY 11201-3719

8768223 +New York Methodist Hospital, P O Box 5792, New York, NY 10087-5792

8768224 +Nissan Motor Acceptanc, Po Box 9001133, Louisville, KY 40290-1133

8768225 +Nissan-infiniti Lt, P.o. Box 660360, Dallas, TX 75266-0360

8768227 +Park Slope Emergency Physician Services, P O Box 5464, New York, NY 10087-5464

8768229 +Seaview Anesthesia Group, P O BOX 5807, NEW YORK, NY 10087-5807

8768230 +Seterus Inc, 8501 Ihm Dr, Bldg 201, 2dd188, Charlotte, NC 28262-4333

8768231 +Staten Island University Hospital, P O Box 29772, New York, NY 10087-9772

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jul 12 2016 18:14:15
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300

smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jul 12 2016 18:13:55
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449

8768211 EDI: BANKAMER.COM Jul 12 2016 18:13:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998

8768214 +EDI: CHASE.COM Jul 12 2016 18:13:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298

8768215 +EDI: WFNNB.COM Jul 12 2016 18:13:00 Comenity Total Rewards, P O Box 659584,
San Antonio, TX 78265-9584

8768217 +EDI: DISCOVER.COM Jul 12 2016 18:13:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316

8768218 EDI: WFFC.COM Jul 12 2016 18:13:00 Furniturebar, CscI Dispute Team,
Des Moines, IA 50306

8768219 +EDI: PHINAMERI.COM Jul 12 2016 18:13:00 Gm Financial, Po Box 181145,
Arlington, TX 76096-1145

8768221 +EDI: CBSKOHLs.COM Jul 12 2016 18:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096

8768228 +EDI: SEARS.COM Jul 12 2016 18:13:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189

8768232 +EDI: RMSC.COM Jul 12 2016 18:13:00 SynCB/jcp, Po Box 965007, Orlando, FL 32896-5007

8768233 +EDI: RMSC.COM Jul 12 2016 18:13:00 SynCB/lowes, Po Box 965005, Orlando, FL 32896-5005

8768235 +EDI: RMSC.COM Jul 12 2016 18:13:00 SynCB/pc Richard, Po Box 965036,
Orlando, FL 32896-5036

8768234 +EDI: RMSC.COM Jul 12 2016 18:13:00 SynCB/pc Richard, C/o Po Box 965036,
Orlando, FL 32896-0001

8768236 EDI: USBANKARS.COM Jul 12 2016 18:13:00 Us Bk Rms Cc, 200 Gibraltar Rd Ste 200,
Horsham, PA 19044

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2016 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com
Andrew David Goldberg on behalf of Creditor Federal National Mortgage Association ("Fannie
Mae"), creditor c/o Seterus, Inc. Bkmail@rosicki.com, ECFNotice@Rosicki.com
Kevin B Zazzera on behalf of Joint Debtor Roseann Vasquez kzazz007@yahoo.com
Kevin B Zazzera on behalf of Debtor Anthony Vasquez kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Anthony Vasquez**
 First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3437**

Debtor 2 **Roseann Vasquez**
 (Spouse, if filing) First Name Middle Name Last Name

EIN -- --

Social Security number or ITIN **xxx-xx-2671**

EIN -- --

United States Bankruptcy Court Eastern District of New York
 271-C Cadman Plaza East, Suite 1595
 Brooklyn, NY 11201-1800

Case number: **1-16-41231-cec**

Chapter: **7**

Order of Discharge and Final Decree

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Anthony Vasquez

Roseann Vasquez

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: July 12, 2016

s/ Carla E. Craig
 United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.